

In re:

Cynthia E. Culbreath

Debtor

Case No. 22-11416-amc

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Sep 19, 2023

Form ID: pdf900

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2023:

Recip ID	Recipient Name and Address
db	+ Cynthia E. Culbreath, 109 Edgley Avenue, Glenside, PA 19038-4701

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2023 at the address(es) listed below:

Name	Email Address
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ANDREW L. SPIVACK

on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tr
andrew.spivack@brockandscott.com, wbcecf@brockandscott.com

BRIAN CRAIG NICHOLAS

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

CHARLES GRIFFIN WOHLRAB

on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tr
bkecf@friedmanvartolo.com

DENISE ELIZABETH CARLON

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmllawgroup.com

GEORGETTE MILLER

on behalf of Debtor Cynthia E. Culbreath bky@dilworthlaw.com miller.georgetter93726@notify.bestcase.com

District/off: 0313-2

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Page 2 of 2

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KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

LORRAINE GAZZARA DOYLE

on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tr ldoyle@squirelaw.com, cistewart@logs.com;LOGSECF@logs.com

MARK A. CRONIN

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmllawgroup.com

MATTHEW K. FISSEL

on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tru wbefcf@brockandscott.com, matthew.fissel@brockandscott.com

MICHELLE L. MCGOWAN

on behalf of Creditor Federal Home Loan Mortgage Corporation mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 12

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Cynthia E. Culbreath <u>Debtor(s)</u> Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc <u>Movant</u> vs. Cynthia E. Culbreath <u>Debtor(s)</u> Kenneth E. West <u>Trustee</u>	CHAPTER 13 NO. 22-11416 AMC 11 U.S.C. Section 362
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STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of August 18, 2023, The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$4,851.14**. Post-petition funds received after August 18, 2023, will be applied per the terms of this stipulation as outlined here. The arrearage breaks down as follows;

Post-Petition Payments:	May 2023 through August 2023 at \$1,570.29/month
Suspense Balance:	(\$1,430.02)
Total Post-Petition Arrears	\$4,851.14

2. Debtor shall cure said arrearages in the following manner:
a). Within fourteen (14) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$4,851.14**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$4,851.14** along with the pre-petition arrears;
c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due September 2023 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,570.29 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 31, 2023

/s/Mark A. Cronin, Esquire
Mark A. Cronin, Esquire
Attorney for Movant

Date: 9/15/2023

/s/ Georgette Miller
Georgette Miller Esq.
Attorney for Debtor(s)

Date: 9/15/2023

/s/Kenneth E. West, Chapter 13 Trustee
Kenneth E. West, Esq.
Chapter 13 Trustee

*no objection to its terms, without
prejudice to any of our rights and
remedies*

Approved by the Court this 19th day of September, 2023. However, the court
retains discretion regarding entry of any further order.



Bankruptcy Judge
Ashely M. Chan